

THE FIRST NATIONAL BANK

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2005 SEP 12 AM 10:33

September 2, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco CA 94105

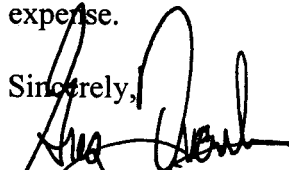
Dear Mr. Carter:

The time for me to express an opinion has come. I don't write many letters, but feel this is important enough for my organization and my industry that I do at this time. WalMart really has no business in the banking industry, just like we here in a town of 2500 people have no business selling diapers or groceries. We pride ourselves in providing good service in our community, and by earning a return from our efforts we provide much help back to our local economy. We do this by not only monetary donations, but by joining every group and organization in town.

Allowing WalMart in the banking business will have the effect of driving business away from our local communities, even though we are 30 miles from the nearest store. People driving over to these communities will pull dollars out of an already strained locality, which will in effect reduce all forms of commerce in our town. I believe this will destabilize the whole rural economy even further.

Will this happen overnight? No, but every time we incrementally eliminate rules and guidelines we have set for ourselves as a nation, we keep moving toward a nation dominated by huge companies. As these giants start to control more, they make themselves indispensable to our way of life. The bigger they get, the more likely our government will have to step in to help them if our economy falters. WalMart knows nothing of the banking industry, lets not give them the opportunity to learn at our expense.

Sincerely,


Gregory G Traxler
President



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